

EXHIBIT A

Shimshon Wexler
1411 Dalewood Dr. NE
Atlanta, GA 30329
Tel (212)760-2400
Fax (917)512-6132
shimshonwexler@yahoo.com

DO
SS # *Redacted*

Rejected

June 18, 2015

Via Certified Mail Return Receipt Requested

Re: LVNV/Resurgent Account- Approximate Balance \$36,218

Dear Experian, Equifax and TransUnion:

The above referenced account with LVNV/Resurgent is being reported as having a balance of \$36,218. I never had a business relationship with LVNV/Resurgent; and it has provided me with no proof that it owns this debt.

LVNV/ Resurgent claims in a letter on its own letterhead that the "[Chase Bank USA, N.A.] account charged off on July 30, 2010 with a balance of \$22,850.57."

There was no interest added to the Chase Bank USA, N.A. account between the charge off date and the date of purchase according to LVNV/Resurgent's own letter.

LVNV/ Resurgent also claims according to the enclosed portions of my credit reports and a letter from LVNV/Resurgent on their own letterhead to have purchased the Chase Bank USA, N.A. card on or about March 11, 2011 when the balance was \$22,851. (I have enclosed copies of the trade line with LVNV/Resurgent and the letter on LVNV/Resurgent's letterhead.)

If LVNV/Resurgent's bought Chase Bank USA, N.A. account when the balance was \$22,851, then that is what the balance should be today.

LVNV/Resurgent has no basis to have added approximately \$13,500 in interest. If Chase Bank USA, NA charged off the account for \$22,850.57 on July 30, 2010 and sold the account to LVNV/Resurgent on or about March 11, 2011- nearly 8 months later- with the same balance, that means that Chase Bank USA, N.A. waived its right to collect interest since July 30, 2010. LVNV/Resurgent as Chase Bank USA, N.A.'s alleged assignee did not and cannot acquire the right to collect interest when it bought the account because Chase Bank USA, N.A. had waived the right to collect interest at the time it allegedly sold the account to LVNV/Resurgent.

"PRA, as GE's assignee, moreover, "acquire[d] no greater right than was possessed by [its] assignor ... but simply stands in the shoes of the latter." *Whayne Supply Co. v. Morgan Constr. Co.*, 440 S.W.2d 779, 782-83 (Ky. 1969). PRA cannot be given a right to collect interest—contractual or statutory—that GE waived."

Stratton v. Portfolio Recovery Associates, LLC, 770 F.3d 443 (6th Cir.2014).

As this account is being reported falsely, please delete it immediately.

Thank you,



Shimshon Wexler

Cc: LVNV Funding, PO Box 10497, Greenville, SC 29603
Cc: Resurgent Capital Services, 55 Beattie Place, Suite 110 MS 250, Greenville, SC 29601



55 Beaufit Place, Suite 110 MS 250
Greenville, SC 29601

Toll Free Phone 1-888-665-0374
Toll Free Fax 1-866-467-0163

Hours of Operation
Monday-Thursday 8:00AM-7:30PM
Friday 8:00AM-5:00PM

April 27, 2015

Linda J. Bentley
Better Business Bureau of Upstate South Carolina
408 N. Church St. Suite C
Greenville, SC 29601-2164

RE: Shimshon Wexler; Case/File No. 10590645
Original Creditor: Chase Bank USA, N.A.
Current Owner: LVNV Funding LLC
Account Number: 4266841167834405
Reference Number: 410321599
Current Balance: \$36,218.48

Dear Ms. Bentley:

This letter is in response to your correspondence dated April 22, 2015, regarding the above-referenced account. LVNV Funding LLC ("LVNV") owns the account number ending in 4405. Resurgent Capital Services LP ("Resurgent") is the servicer of the account owned by LVNV. The account was previously sold by Chase Bank USA, N.A. on or about March 10, 2011. As of the date of this communication, the account balance is \$36,218.48, which includes an interest balance of \$13,367.91. However, due to Resurgent's internal policy change, this account has not and will not accrue additional interest as of January 5, 2015. Please review the following account information:

1. This account originated on February 27, 2008, with Chase Bank USA, N.A.
2. This account charged off on July 30, 2010, with a balance of \$22,850.57.
3. The last payment in the amount of \$224.00 was received on January 7, 2010.
4. No payments have been received on this account since Resurgent started servicing it in March 2011.
5. Enclosed are bill statements and the electronic credit application for your review.

All ownership rights were transferred to LVNV when this account was purchased from the previous creditor. Those include the right to collect and report to the consumer reporting agencies (also known as "credit bureaus"). Currently, this account is being reported to the three major consumer reporting agencies on behalf of LVNV. The original creditor may also continue to report the history of this account from the origination date to the time of sale.

In accordance with the Fair Credit Reporting Act, the LVNV tradeline is being reported as "disputed" to the three major consumer reporting agencies. It will continue to report as such throughout the permissible reporting period unless new information indicates that the dispute should be removed.

Resurgent received the multiple electronic disputes that Shimshon Wexler submitted through the consumer reporting agencies. Resurgent responded to each one in the adequate time by providing the corresponding information to the respective consumer reporting agencies.

If, after review of the above-referenced information, Shimshon Wexler believes this account is fraudulent, we ask that he/she provide a completed police/incident report regarding the fraud, or a notarized fraud or identity theft affidavit, in order to help us resolve this matter. Blank forms are available at the FTC's website: <http://www.consumer.ftc.gov/articles/pdf-0094-identity-theft-affidavit.pdf>.

If this account was paid or settled in full, the settlement offer, cancelled check(s), and/or confirmation of payment in full would help us resolve this complaint.

In addition, if Shimshon Wexler has any correspondence to/from Chase Bank USA, N.A. concerning his/her dispute, it may help with our investigation, so please have him/her forward it to:

Compliance Department or Fax: 866-467-0918
MS 250
P.O. Box 10497
Greenville, SC 29603

If you have any further questions, comments or concerns, please contact Customer Service at 888-665-0374.

Sincerely,



D. Parham
Compliance Department
Resurgent Capital Services L.P.

Enclosure(s)

2010
2009
2008

Other Accounts

These are all accounts that do not fall into the other categories and can include 30-day accounts such as American Express.

Closed Accounts

LVNV FUNDING LLC	426684116783XXXX	03/10/2011	\$36,218	05/01/2015	\$36,218
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LVNV FUNDING LLC

PO Box 10497
Ste 110, Ms 576
Greenville , SC-296030497
(866) 464-1183

LVNV FUNDING LLC	426684116783XXXX	Individual Account.	\$22,851
LVNV FUNDING LLC	426684116783XXXX	Open	\$36,218
LVNV FUNDING LLC	426684116783XXXX	03/10/2011	\$36,218
LVNV FUNDING LLC	426684116783XXXX	05/01/2015	\$36,218
LVNV FUNDING LLC	426684116783XXXX	04/2015	N/A
LVNV FUNDING LLC	426684116783XXXX	01/2010	1
LVNV FUNDING LLC	426684116783XXXX	Comments	N/A
LVNV FUNDING LLC	426684116783XXXX	Comments	Factoring Company Account (debt buyer)
LVNV FUNDING LLC	426684116783XXXX	Comments	Consumer disputes this account information. Collection account

No 81-Month Payment Data available for display.

Payment History Key

Meaning	Symbol	Meaning	Symbol
Pays or Paid as Agreed:	[redacted]	180+ Days Past Due:	[redacted]
30-59 Days Past Due:	[redacted]	Collection Account:	[redacted]
60-89 Days Past Due:	[redacted]	Foreclosure:	[redacted]
90-119 Days Past Due:	[redacted]	Voluntary Surrender:	[redacted]
120-149 Days Past Due:	[redacted]	Repossession:	[redacted]
150-179 Days Past Due:	[redacted]	Change Of:	[redacted]

Inquiries

A request for your credit history is called an Inquiry. Inquiries remain on your credit report for two years. There are two types of inquiries - those that may impact your credit rating and those that do not.

Inquiries that may impact your credit rating

These inquiries are made by companies with whom you have applied for a loan or credit.

Name of Company	Date of Inquiry
CAPITAL ONE BANK USA NA	08/01/15, 10/31/14, 10/18/14, 07/29/14, 07/01/14
Creditor Contact Information	[redacted]
CAPITAL ONE BANK USA NA PO Box 30281 Salt Lake City, UT 841300281 (800) 695-6950	
CHASE CARD	01/20/15
Creditor Contact Information	[redacted]
CHASE CARD PO Box 15298 Wilmington, DE 198505298 (800) 432-3117	
COMCAST-ATLANTA	07/29/14
Creditor Contact Information	[redacted]
COMCAST-ATLANTA 2925 Courtyards Dr Norcross, GA 300711555	
DISCOVER BANK	08/17/14
Creditor Contact Information	[redacted]
DISCOVER BANK 2500 Lake Cook Rd Post Screen (Risk)	
Riverwoods, IL 600153851 (800) 347-2883	
FUNDING SUITE #5654578221	04/24/14

03/2011	03/2011	04/2011	05/2011	06/2011	07/2011	08/2011	09/2011	10/2011	11/2011	12/2011	01/2012
OK											

02/2012
OK

JDING LLC #426684116783***
JENT CAPITAL SERVICES PO BOX 10467 MS 576
E, SC 29603
IS

03/10/2011	Balance:	\$38,218	Pay Status:	>In Collection
By:	Date Updated:	05/01/2015		
Re:	Original Amount:	\$22,851		
	Original Creditor:	CHASE BANK USA		
		N A (Financial)		
	Past Due:	>\$38,218k		
Individual Account				
Open Account				
FACTORING				
COMPANY				
ACCOUNT				

CCT INFO DISPUTED BY CONSUMR: >PLACED FOR COLLECTION<
month and year that this item will be removed: 12/2015

Inventory Accounts

This screen displays a list of accounts that have been flagged as being in collection status. These accounts are typically those that have been placed in collection by your organization's legal or collection department. They have been previously flagged, and in some cases scrubbed. Please note that accounts are flagged as being in collection status for a variety of reasons, such as late payments, non-payment, or other factors. It is important to review these accounts carefully as certain laws may still accumulate fees or interest charges if not paid off in a timely manner.

GROUP INC #30718**

T

TER, PA 19380

SO

06/28/2006	Balance:	\$0	Pay Status:	Curent: Paid or Pay
By:	Date Updated:	03/24/2012		Agreed
Re:	Payment Received:	\$29	Terms:	\$0 per month, paid in
	Last Payment Made:	03/12/2012		for 120 months
Individual Account				
Investment Account				
STUDENT LOAN				
High Balance:			Date Closed:	03/24/2012

CCT CLOSED DUE TO TRANSFER: TRANSFERRED TO ANOTHER OFFICE

02/2012	03/2012	04/2012	05/2012	06/2012	07/2012	08/2012	09/2012	10/2012	11/2012	12/2012	01/2013
OK											
04/2011	05/2011	06/2011	07/2011	08/2011	09/2011	10/2011	11/2011	12/2011	01/2012	02/2012	03/2012
OK	N/A	OK	OK	OK	OK						
05/2010	06/2010	07/2010	08/2010	09/2010	01/2010	02/2010	03/2010	04/2010	05/2010	06/2010	07/2010
OK											
08/2009	09/2009	10/2009	11/2009	01/2009	02/2009	03/2009	04/2009	05/2009	06/2009	07/2009	08/2009
OK											

www.experian.com

Prepared for: SHIMSHON ELIOT WEXLER
Date: January 13, 2015
Report number: 2131-9530-36

Page 8 of 44

Your accounts that may be considered negative (continued)

DISCOVER FINANCIAL SERVICES	Date opened	Type	Credit limit or original amount	Recent balance	Responsibility
PO BOX 15316	Sep 2000	Credit card	\$17,002	Not reported	Individual
WILMINGTON DE 19850	First reported	Terms			Status
Phone number	Jul 2007	Not reported	High balance		Paid in settlement. \$17,137 written off.
(800) 347 2883	Date of status	Monthly payment	\$17,137		This account is scheduled to continue on record until Dec 2016.
Partial account number	Aug 2014	Not reported			Comment:
601100228067....					Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).
Address identification number					Comment:
0793848650					Account paid in full for less than full balance
					This item was updated from our processing of your dispute in Jul 2014.

Payment history

AUG JUL JUN MAY APR MAR FEB JAN DEC NOV OCT SEP AUG JUL JUN MAY APR MAR FEB JAN DEC NOV OCT SEP AUG JUL JUN MAY APR

7710

Account history - If your creditor reported your account balance to us, we'll show it in this section as additional information about your account. Your detailed history may also include your credit limit and high/balance on the account.

► Between Jan 2013 and Jul 2014, your credit transaction balance was \$12,000.

LVNV FUNDING, LLC	Date opened	Type	Credit limit or original amount	Recent balance	Responsibility
PO BOX 10497	Mar 2011	Debt Buyer	\$22,651	\$36,128 as of Dec 2014	Individual Status
GREENVILLE SC 29603	First reported	Terms	High balance		Collection account. \$36,128 past due as of Dec 2014.
Phone number	May 2011	1 Months	Not reported		This account is scheduled to continue on record until Oct 2016.
(866) 464 1183	Date of status	Monthly payment			Comment
Partial account number	Apr 2011	Not reported			Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).
426584116783...					
Address identification number					
0812457311					
Original creditor CHASE BANK USA					
N A					

0517061087

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Prepared for: SHIMSHON ELIOT WEXLER
Date: January 13, 2015
Report number: 2131-9530-36

Page 9 of 40

Your accounts that may be considered negative (continued)

Payment history

2014 2013 2012 2011
DEC NOV OCT SEP AUG JUL JUN MAY APR MAR FEB JAN DEC NOV OCT SEP AUG JUL JUN MAY APR MAR FEB JAN DEC NOV OCT SEP AUG JUL

JUN MAY

Account History - If your creditor reported your account balances to us, we let them in the section on additional information about your account. Your balance history may also include your credit line and high balance on the original loan amount for an installment loan. This section also includes the scheduled payment amounts, amounts actually paid and the dates those payments were made. HQ, No Data.

THE SPANISH REVOLUTION IN BRIEF

TO BANK N.A. PO Box 84037 Columbus GA 31908 Phone number (888) 561-8861 Partial account number 467546700011.... Address identification number 0231734561	Date opened Feb 2007	Type Credit card	Credit limit or original amount \$10,000	Recent balance Not reported	Responsibility Individual
First reported	Jun 2007	Terms			Status
Data of status	Apr 2010	Not reported	High balance		Paid/Closed
		Monthly payment	\$10,055		Comment
		Not reported			Account closed at consumer's request

0517061087